

**From:** [Rob Ham](#)  
**To:** [Public Hearing;](#)  
**CC:**  
**Subject:** Wal-Mart Bank  
**Date:** Thursday, April 06, 2006 10:41:07 AM  
**Attachments:**

---

The rise of the Wal-MARt menace is of very great concern to me. Everywhere Wal-mart goes, small businesses and local enterprises fail. Wal-Mart's track record of integrity also leaves much to be desired. Now they want to enter the banking business. It cannot possibly be healthy for an economy or a culture to have so much economic power concentrated in one company. Wal-Mart should be scaled back if not broken up not completely, not expanded. To allow them into the banking business is dangerous folly. I urge you to stop them.

Thank You  
Rob Ham